



AMERICAN  
ARBITRATION  
ASSOCIATION®

INTERNATIONAL CENTRE  
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1101 Laurel Oak Road  
Voorhees, NJ 08043

November 18, 2022

Drew Brown, Esq.  
Brown, Faucher, Peraldo & Benson, PLLC  
822 North Elm Street, Suite 200  
Greensboro, NC 27401  
Via Email to: drew@greensborolawcenter.com

William J. Farley, III, Esq.  
Troutman Pepper Hamilton Sanders LLP  
301 South College Street, 34th Floor  
Charlotte, NC 28202  
Via Email to: jason.evans@troutman.com

**Case Number: 01-22-0004-5528**

Brittney Cooke  
-vs-  
TitleMax of Virginia, Inc. d/b/a TitleMax

Dear Parties:

Claimant has filed with us a demand for arbitration. We note that the arbitration clause provides for arbitration by the American Arbitration Association (“AAA”).

Prior to the filing of this arbitration, TitleMax of Virginia, Inc. d/b/a TitleMax failed to comply with the AAA’s policies regarding consumer claims, set forth in the Consumer Due Process Protocol (“Protocol”) and the Consumer Arbitration Rules (“Consumer Rules”), including the Costs of Arbitration, which can be found on our web site, [www.adr.org](http://www.adr.org). Accordingly, we must decline to administer this claim and any other claims between TitleMax of Virginia, Inc. d/b/a TitleMax and its consumers at this time. Please note that, for cases proceeding under the Consumer Rules, the AAA reviews the relevant arbitration agreement for material compliance with the Protocol and the Consumer Rules. The AAA’s review is administrative; it is not an opinion on whether the arbitration agreement, the contract, or any part of the contract is legally enforceable, nor is it a determination regarding the arbitrability of the dispute.

**We have administratively closed our file** and will refund any payment received by the filing party. According to R-1(d) of the Consumer Rules, should the AAA decline to administer an arbitration, either party may choose to submit its dispute to the appropriate court for resolution.

If you believe we have declined this matter in error, please email [ConsumerFiling@adr.org](mailto:ConsumerFiling@adr.org).

Pursuant to the AAA’s current policy, in the normal course of our administration, the AAA may maintain certain electronic case documents in our electronic records system. Such electronic documents may not constitute a complete case file. Other than certain types of electronic case documents that the AAA maintains indefinitely, electronic case documents will be destroyed 3 months after the date of this letter.

If TitleMax of Virginia, Inc. d/b/a TitleMax advises the AAA in the future of its intention to comply with the

AAA's Consumer Rules and Protocol and, if applicable, resolves any outstanding payment obligations, the AAA may consider at its sole discretion, accepting newly filed consumer cases going forward. Therefore, if TitleMax of Virginia, Inc. d/b/a TitleMax wishes for the AAA to consider accepting consumer disputes going forward, TitleMax of Virginia, Inc. d/b/a TitleMax must, at a minimum, register its clause on the Consumer Clause Registry on our website, [www.adr.org/clauseregistry](http://www.adr.org/clauseregistry). Upon completion of the registration process and confirmation from the AAA that TitleMax of Virginia, Inc. d/b/a TitleMax is now active on the Consumer Clause Registry, TitleMax of Virginia, Inc. d/b/a TitleMax is responsible for informing all parties that Claimant may re-file their claim.

Sincerely,

Consumer Filing Team  
[ConsumerFiling@adr.org](mailto:ConsumerFiling@adr.org)  
Fax: (877) 304-8457

## Drew Brown

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**From:** Drew Brown  
**Sent:** Monday, December 5, 2022 10:11 AM  
**To:** Farley, Will; Zack, Richard J.  
**Subject:** RE: FW: Brittney Cooke v. TitleMax of Virginia, Inc. d/b/a TitleMax - Case 01-22-0004-5528

Will,

Confirming our call, I will be filing this motion on Friday. Hope you all can get it resolved with AAA before then.

## Drew Brown

Brown, Faucher, Peraldo & Benson, PLLC  
822 N. Elm St., Suite 200  
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336.478.6000  
[drew@greensborolawcenter.com](mailto:drew@greensborolawcenter.com)  
[greensborolawcenter.com](http://greensborolawcenter.com)



**From:** Farley, Will <[Will.Farley@troutman.com](mailto:Will.Farley@troutman.com)>  
**Sent:** Friday, December 2, 2022 1:50 PM  
**To:** Drew Brown <[drew@greensborolawcenter.com](mailto:drew@greensborolawcenter.com)>; Zack, Richard J. <[Richard.Zack@troutman.com](mailto:Richard.Zack@troutman.com)>  
**Subject:** RE: FW: Brittney Cooke v. TitleMax of Virginia, Inc. d/b/a TitleMax - Case 01-22-0004-5528

Drew:

We are working on this one and hope to have it resolved next week. We can talk about it this afternoon or Monday – just call me or Rich.

Thanks,

**Will Farley**  
**troutman pepper**  
Direct: 704.998.4099 | Mobile: 704.678.1113 | Internal: 22-4099  
[will.farley@troutman.com](mailto:will.farley@troutman.com)

**From:** Drew Brown <[drew@greensborolawcenter.com](mailto:drew@greensborolawcenter.com)>  
**Sent:** Friday, December 2, 2022 9:26 AM  
**To:** Zack, Richard J. <[Richard.Zack@troutman.com](mailto:Richard.Zack@troutman.com)>; Farley, Will <[Will.Farley@troutman.com](mailto:Will.Farley@troutman.com)>  
**Subject:** RE: FW: Brittney Cooke v. TitleMax of Virginia, Inc. d/b/a TitleMax - Case 01-22-0004-5528

**EXTERNAL SENDER**

Has there been any progress on getting Brittney Cooke's matter reinstated with AAA?

**Drew Brown**

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[greensborolawcenter.com](http://greensborolawcenter.com)



**Greensboro Law Center**

**BROWN • FAUCHER • PERALDO • BENSON • PLLC**

**From:** Drew Brown

**Sent:** Thursday, November 24, 2022 6:23 AM

**To:** 'Zack, Richard J.' <[Richard.Zack@troutman.com](mailto:Richard.Zack@troutman.com)>; 'Farley, Will' <[Will.Farley@troutman.com](mailto:Will.Farley@troutman.com)>

**Subject:** RE: FW: Brittney Cooke v. TitleMax of Virginia, Inc. d/b/a TitleMax - Case 01-22-0004-5528

Happy thanksgiving to you both.

Did not hear back from you. I'm calendaring this one to file a similar motion to show cause/contempt on Dec 5. Hope we can talk about it or get some resolution before then.

**Drew Brown**

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[greensborolawcenter.com](http://greensborolawcenter.com)



**Greensboro Law Center**

**BROWN • FAUCHER • PERALDO • BENSON • PLLC**

**From:** Drew Brown

**Sent:** Monday, November 21, 2022 2:46 PM

**To:** Zack, Richard J. <[Richard.Zack@troutman.com](mailto:Richard.Zack@troutman.com)>; Farley, Will <[Will.Farley@troutman.com](mailto:Will.Farley@troutman.com)>

**Subject:** RE: FW: Brittney Cooke v. TitleMax of Virginia, Inc. d/b/a TitleMax - Case 01-22-0004-5528

I am around this afternoon if you all want to discuss this or anything else.

**Drew Brown**

Brown, Faucher, Peraldo & Benson, PLLC  
822 N. Elm St., Suite 200  
Greensboro, NC 27401  
336.478.6000  
[drew@greensborolawcenter.com](mailto:drew@greensborolawcenter.com)  
[greensborolawcenter.com](http://greensborolawcenter.com)



**Greensboro Law Center**

**BROWN • FAUCHER • PERALDO • BENSON • PLLC**

**From:** Drew Brown  
**Sent:** Monday, November 21, 2022 7:29 AM  
**To:** Zack, Richard J. <[Richard.Zack@troutman.com](mailto:Richard.Zack@troutman.com)>; Farley, Will <[Will.Farley@troutman.com](mailto:Will.Farley@troutman.com)>  
**Subject:** RE: FW: Brittney Cooke v. TitleMax of Virginia, Inc. d/b/a TitleMax - Case 01-22-0004-5528

Will and I have an arbitration this morning at 10. How about 2?

**Drew Brown**

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336.478.6000  
[drew@greensborolawcenter.com](mailto:drew@greensborolawcenter.com)  
[greensborolawcenter.com](http://greensborolawcenter.com)



**From:** Zack, Richard J. <[Richard.Zack@troutman.com](mailto:Richard.Zack@troutman.com)>  
**Sent:** Sunday, November 20, 2022 8:30 PM  
**To:** Drew Brown <[drew@greensborolawcenter.com](mailto:drew@greensborolawcenter.com)>; Farley, Will <[Will.Farley@troutman.com](mailto:Will.Farley@troutman.com)>  
**Subject:** Re: FW: Brittney Cooke v. TitleMax of Virginia, Inc. d/b/a TitleMax - Case 01-22-0004-5528

Drew, please let us know if you are available for a call tomorrow. Thanks, Rich.

---  
Sent from Workspace ONE Boxer

**Richard J. Zack**  
Partner  
**troutman pepper**  
Direct: 215.981.4726  
[richard.zack@troutman.com](mailto:richard.zack@troutman.com)

On November 20, 2022 at 16:09:07 EST, Drew Brown <[drew@greensborolawcenter.com](mailto:drew@greensborolawcenter.com)> wrote:

**EXTERNAL SENDER**

Will & Richard,

What are your thoughts on this? I would rather not file another motion but I guess eventually I'll have no choice.

**Drew Brown**

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[greensborolawcenter.com](http://greensborolawcenter.com)



**Greensboro Law Center**

**BROWN • FAUCHER • PERALDO • BENSON • PLLC**

**From:** [ConsumerFiling@adr.org](mailto:ConsumerFiling@adr.org) <[ConsumerFiling@adr.org](mailto:ConsumerFiling@adr.org)>  
**Sent:** Friday, November 18, 2022 6:05 PM  
**To:** Drew Brown <[drew@greensborolawcenter.com](mailto:drew@greensborolawcenter.com)>; [jason.evans@troutman.com](mailto:jason.evans@troutman.com)  
**Subject:** Brittney Cooke v. TitleMax of Virginia, Inc. d/b/a TitleMax - Case 01-22-0004-5528

Hello,

Please review the attached correspondence regarding the above-referenced case.

Feel free to contact me with any questions, comments or concerns you have related to this matter.

Thank you.

**Consumer Case Filing Team**

1101 Laurel Oak Road  
Suite 100, Voorhees, NJ 08043  
E: [ConsumerFiling@adr.org](mailto:ConsumerFiling@adr.org)



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